Attorney Docket No.: 74622-014

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANTS:

Hsu et al.

CONFIRMATION NO.:

8983

APPLICATION

09/687,892

GROUP NO.:

3693

NO.:

FILING DATE:

October 13, 2000 EXAMINER:

Sara M. Chandler

TITLE:

SYSTEM AND METHOD FOR DELIVERING A FINANCIAL

MESSAGE

AMENDMENT

Mail Stop RCE Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Sir:

This Amendment, which is being filed concurrently with a Request for Continued Examination, is responsive to the Final Office Action mailed from the U.S. Patent Office on July 10, 2008 in the above-identified application. Applicants thank Examiners Chandler and Patent for their helpful comments during a telephonic interview regarding this office action with the undersigned on October 10, 2008. Reconsideration and further examination are requested.

An extension of time to respond to the Office Action is respectfully requested. A Petition for Extension of Time and the appropriate fee are being filed concurrently with this Amendment. The Commissioner is hereby authorized to charge all fees due to Attorney's Deposit Account No. 16-2500.

Amendments to the Claims begin on page 2.

Remarks begin on page 8.

Please amend the application as follows: